Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 1 of 74

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Romona First name	First name	_
	Bring your picture identification to your meeting with the trustee.	Middle name Robinson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years Include your married or maiden names.	Romona Robinson Johnson		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9859		

Case 16-31903 Doc 1 Filed 10/06/16

Filed 10/06/1 Document Entered 10/06/16 10:14:48
Page 2 of 74
Case number (if known)

Desc Main

10/06/16 9:47AM

Debtor 1 Romona Robinson

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case): □ I have not used any business name or EINs. Business name(s)			
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)				
	EINs	EINs			
Where you live	11 Stewart Ct.	If Debtor 2 lives at a different address:			
	Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
	County	County			
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) EINs ### I have not used any business name or EINs. Business name(s) ### EINs ### I Stewart Ct. Lynwood, IL 60411 Number, Street, City, State & ZIP Code Cook			

Case 16-31903 Doc 1 Filed 10/06/16

Document

Entered 10/06/16 10:14:48 Page 3 of 74

Desc Main

Debtor 1 Romona Robinson

Case number (if known)

Par	t 2: Tell the Court About	rour Ba	nkruptcy Ca	156				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	Chapter 7						
		☐ Cha	apter 11					
		☐ Cha	apter 12					
		☐ Cha	apter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
				y the fee in installments. If you choose the in Installments (Official Form 103A).	e this option, sign and attach the Application for Individuals to Pay			
			request that out is not req applies to you	It my fee be waived (You may request uired to, waive your fee, and may do so ur family size and you are unable to pay	this option only if you are filing for Chapter 7. By law, a judge may, o only if your income is less than 150% of the official poverty line that y the fee in installments). If you choose this option, you must fill out <i>ived</i> (Official Form 103B) and file it with your petition.			
9. Have you filed for bankruptcy within the last 8 years?								
	,	00	District	When	Case number			
			District	When	Case number			
			District	When	Case number			
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes						
			Debtor		Relationship to you			
			District	When	Case number, if known			
			Debtor		Relationship to you			
			District	When	Case number, if known			
11.	Do you rent your	□ No.	Go to I	ine 12.				
	residence?	■ Yes	. Has yo	our landlord obtained an eviction judgme	ent against you and do you want to stay in your residence?			
		. 30		No. Go to line 12.				
				Yes. Fill out <i>Initial Statement About an</i> bankruptcy petition.	n Eviction Judgment Against You (Form 101A) and file it with this			

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

	Casc 10 31303	DOC I	1 1100 10/00/10		DC3C Main
			Document	Page 4 of 74	
Debtor 1	Romona Robinson			Case number (if known)	

Par	Report About Any Bu	sinesses	You Owr	n as a Sole Propriet	tor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to				
		☐ Yes.	☐ Yes. Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, Stat	te & ZIP Code		
	it to this petition.		Chec	Check the appropriate box to describe your business:			
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))		
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))		
				None of the above			
Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach y				court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure			
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	No.	Iamı	not filing under Chap	oter 11.		
		□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am i	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Pari	4: Report if You Own or	Have Anv	Hazardo	ous Property or An	y Property That Needs Immediate Attention		
	Do you own or have any				· ·		
	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	the hazard?			
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?	Number, Street, City, State & Zip Code		
					Number, Street, City, State & Zip Code		

10/06/16 9:47AM

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 5 of 74

Debtor 1 Romona Robinson

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

10/06/16 9:47AM

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-31903 Doc 1

Filed 10/06/16

Entered 10/06/16 10:14:48

_		
1,7000	$N/I \cap$	ın
Desc	אועו	

10/06/16 9:47AM

Document Page 6 of 74 Case number (if known) Debtor 1 Romona Robinson Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Romona Robinson Romona Robinson Signature of Debtor 2 Signature of Debtor 1 Executed on October 6, 2016 Executed on

MM / DD / YYYY

MM / DD / YYYY

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 7 of 74

Debtor 1 Romona Robinson

Case number (if known)

10/06/16 9:47AM

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David M. Siegel	Date	October 6, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
David M. Siegel		
Printed name		
David M. Siegel & Associates		
Firm name		
790 Chaddick Drive		
Wheeling, IL 60090		
Number, Street, City, State & ZIP Code		
Contact phone (847) 520-8100	Email address	
#06207611		
Bar number & State		

Desc Main Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48

Page 8 of 74 Document

Fill in this inform	nation to identify your	case:		
Debtor 1	Romona Robinso	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(if known)				Check if this is an
				amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filling amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	t1: Summarize Your Assets	Your a	ıssets
		Value	of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	7,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	7,000.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	15,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	3,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	249,607.00
	Your total liabilities	\$	267,607.00
Par	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,147.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,414.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	- Varia debte are primarily consumer debte. Consumer debte are those (for some debte are individual primarily for		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Debtor 1 Romona Robinson Document Page 9 of 74 Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
From Part 4 on Schedule E/F, copy the following.		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	3,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	173,983.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	176,983.00

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 10 of 74 Fill in this information to identify your case and this filing: Debtor 1 Romona Robinson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Hyundai Who has an interest in the property? Check one 3.1 Make: the amount of any secured claims on Schedule D: Accent Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Model: 2013 Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another **DriveTime** \$6,200.00 \$6,200.00 Secured Lien \$15,000 ☐ Check if this is community property (see instructions) To be surrendered 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

\$6,200,00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

Desc Main Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Page 11 of 74
Case number (if known) Document Debtor 1 Romona Robinson 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe..... \$350.00 HouseHold Goods & Furniture 7 Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... TV & Electronics \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$300.00 **Normal Clothing** 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No

Part 4: Describe Your Financial Assets

☐ Yes. Give specific information.....

Do you own or have any legal or equitable interest in any of the following?

for Part 3. Write that number here

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

Current value of the portion you own?

Do not deduct secured

\$800.00

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 12 of 74 . Case number *(if known)* Debtor 1 Romona Robinson claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... **Checking Account** \$0.00 17.1. **Chase Account** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

■ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No

☐ Yes. Give specific information about them...

Desc Main Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Page 13 of 74

Case number (if known) Document Debtor 1 Romona Robinson 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$0.00 for Part 4. Write that number here......

Schedule A/B: Property

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

■ No. Go to Part 6.□ Yes. Go to line 38.

Official Form 106A/B

			Doc 1	Filed 10/06/16 Document	Page 14 of 74	Desc Main	10/06/16 9:47AM
Debto	or 1	Romona Robinson			Case number (if known)		
Part 6		cribe Any Farm- and Comme ou own or have an interest in fa			n or Have an Interest In.		
6. D	o you	own or have any legal or	equitable in	nterest in any farm- or	commercial fishing-related property?		
	No. 0	Go to Part 7.					
	☐ Yes.	Go to line 47.					
Dort 7	,	Deceribe All Brownits Vo. 6	Dum an Have	on Interest in That You Di	d Nat Lint Above		
Part 7	:	Describe All Property You (Jwn or nave a	an interest in That You Di	d Not List Above		
		have other property of ar					
	No	,					
	Yes. C	Give specific information					
54. <i>i</i>	Add th	ne dollar value of all of yo	ur entries fr	om Part 7. Write that r	number here		\$0.00
Part 8	3:	List the Totals of Each Part of	of this Form				
55. I	Part 1:	: Total real estate, line 2					\$0.00
56. I	Part 2:	: Total vehicles, line 5			\$6,200.00		
57. I	Part 3:	: Total personal and hous	sehold items	s, line 15	\$800.00		
58. I	Part 4:	: Total financial assets, li	ne 36		\$0.00		
59. I	Part 5	: Total business-related p	property, line	e 45	\$0.00		
60. I	Part 6:	: Total farm- and fishing-	related prop	erty, line 52	\$0.00		
61. I	Part 7	: Total other property not	listed, line	54 +	\$0.00		

\$7,000.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$7,000.00

\$7,000.00

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Document Page 15 of 74 Fill in this information to identify your case: Debtor 1 Romona Robinson First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Proper	y You Claim as Exempt
-----------------------------	-----------------------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	portion you own		Specific laws that allow exemption	
	Copy the value from Schedule A/B			
2013 Hyundai Accent DriveTime	\$6,200.00		\$2,400.00	735 ILCS 5/12-1001(c)
Secured Lien \$15,000			100% of fair market value, up to any applicable statutory limit	
To be surrendered Line from Schedule A/B: 3.1			any approatate statutery imme	
HouseHold Goods & Furniture Line from Schedule A/B: 6.1	\$350.00		\$350.00	735 ILCS 5/12-1001(b)
Line from Schedule Arb. 6.1			100% of fair market value, up to any applicable statutory limit	
TV & Electronics Line from Schedule A/B: 7.1	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
Line Horr Schedule A.B			100% of fair market value, up to any applicable statutory limit	
Normal Clothing Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Line Holli Schedule A.B. 1111			100% of fair market value, up to any applicable statutory limit	
Checking Account Chase Account	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Debtor 1 Romona Robinson

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Document Page 17 of 74 Fill in this information to identify your case: Debtor 1 Romona Robinson Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Column B Column C 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As Amount of claim Value of collateral Unsecured much as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports this portion value of collateral. claim If any \$15,000.00 **Drive Time** Describe the property that secures the claim: \$6,200.00 \$8,800.00 2.1 Creditor's Name 2013 Hyundai Accent **DriveTime** Secured Lien \$15,000 To be surrendered As of the date you file, the claim is: Check all that PO Box 29018 apply. Phoenix, AZ 85038 ☐ Contingent Number, Street, City, State & Zip Code Unliquidated □ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured ■ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another ☐ Judgment lien from a lawsuit **Purchase Money Security** ☐ Check if this claim relates to a Other (including a right to offset) community debt Date debt was incurred Last 4 digits of account number Add the dollar value of your entries in Column A on this page. Write that number here: \$15,000.00 If this is the last page of your form, add the dollar value totals from all pages. \$15,000.00 Write that number here: Part 2: List Others to Be Notified for a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? **2.1 Bridgecrest Crest Credit DT Credit Corp** Last 4 digits of account number PO Box 29018

Phoenix, AZ 85038-9018

Filed 10/06/16 Entered 10/06/16 10:14:48

Desc Main Case 16-31903 Doc 1 Document Page 18 of 74 Fill in this information to identify your case: Debtor 1 Romona Robinson First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? ☐ No. Go to Part 2. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim Priority** Nonpriority amount 2.1 IRS \$3,000.00 \$3,000.00 \$0.00 Last 4 digits of account number Priority Creditor's Name **Internal Revenue Service** When was the debt incurred? P.O. Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No Other. Specify ☐ Yes **Income Taxes** Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Document

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Page 19 of 74 Case number (if know) Debtor 1 Romona Robinson

4.1	5/3 Bank	Last 4 digits of account number		\$312.00	
	Nonpriority Creditor's Name 5050 Kingsley Dr. 1MOC2G Cincinnati, OH 45263	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt		aration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharin			
	Yes	Other. Specify Collections	<u> </u>		
4.2	Abcwages.com Nonpriority Creditor's Name	Last 4 digits of account number		\$200.00	
	2038 182nd Street Lansing, IL 60438	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharing			
	Yes	Other. Specify Loan			
4.3	Ally Financial	Last 4 digits of account number	8100	\$21,720.00	
	Nonpriority Creditor's Name	_		. ,	
	P.o. Box 380901 Bloomington, MN 55438	When was the debt incurred?	Opened 9/01/13 Last Active 2/13/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes				

Debto	Case 16-31903 Doc 1 Romona Robinson	Filed 10/06/16 Ente Document Page	red 10/06/16 10:14:48 Desc 20 of 74 Case number (if know)	Main 10/06/16 9:47AM		
1.4	AmeriCash	Last 4 digits of account number	er	\$1,114.00		
	Nonpriority Creditor's Name 1726 Jefferson Joliet, IL 60435	When was the debt incurred?				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the clai	m is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecu	red claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	report as priority claims	eparation agreement or divorce that you did not			
	■ No	Debts to pension or profit-sha	ring plans, and other similar debts			
	Yes	Other. Specify Loan				
4.5	AT&T	Last 4 digits of account number	er _5001	\$400.00		
	Nonpriority Creditor's Name Bankruptcy Dept 6021 S. Rio Grande Ave, 1st Floor Orlando, FL 32809-4613	When was the debt incurred?	Opened 9/01/15			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecu				
	☐ Check if this claim is for a community	☐ Student loans	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sereport as priority claims				
	■ No	Debts to pension or profit-sha	ring plans, and other similar debts			
	□ Yes	Other. Specify Collectio	Other. Specify Collections			
4.6	Cap One	Last 4 digits of account number	er 0541	\$1,016.00		
	Nonpriority Creditor's Name Bankruptcy Dept. PO Box 30285	When was the debt incurred?	Opened 8/01/12 Last Active 8/29/14			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the clai	m is: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	□ Debtor 2 only □ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecu	red claim:			
	Check if this claim is for a community	☐ Student loans				

debt

■ No

☐ Yes

■ Other. Specify Collections

 $\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

 $\hfill\square$ Check if this claim is for a community

Is the claim subject to offset?

Romona Robinson			Case number (if know)		
		Document	Page 21 of 74		10/06/16 9:47AM
Case 16-31903	Doc 1	Filed 10/06/16	Entered 10/06/16 10:14:4	48 Desc Main	

Capital One Auto Finan Nonpriority Creditor's Name	Last 4 digits of account number	1001	\$8,687.00
3901 Dallas Pkwy Plano, TX 75093	When was the debt incurred?	Opened 2/01/10 Last Active 10/27/14	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	■ Other. Specify Auto Defici	iency	
Comcast	Last 4 digits of account number	1302	\$524.00
Nonpriority Creditor's Name PO Box 3002 Southeastern, PA 19398-3002	When was the debt incurred?	Opened 9/01/12	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured		
☐ Check if this claim is for a community	☐ Student loans		
lebt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
□ Yes	Other. Specify Collections	3	
Community Healthcare System	Last 4 digits of account number	1788	\$75.00
Nonpriority Creditor's Name PO Box 3604 Munster, IN 46321	When was the debt incurred?		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	Other. Specify Medical		

Debtor 1

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48

Document Page 22 of 74

Robinson Case number (if know)

10:14:48 Desc Main

Debtor 1 Romona Robinson 4.1 Dept Of Ed/navient 0712 \$16,888.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 7/01/10 Last Active Po Box 9635 When was the debt incurred? 3/31/16 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Student Loan 4.1 Dept Of Ed/navient 0120 \$10,001.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/01/10 Last Active Po Box 9635 When was the debt incurred? 3/31/16 Wilkes Barre, PA 18773 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Student Loan 4.1 Dept Of Ed/navient 0712 \$8,742.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 7/01/10 Last Active Po Box 9635 When was the debt incurred? 3/31/16 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Student Loan

Filed 10/06/16 Case 16-31903 Doc 1

Document

Entered 10/06/16 10:14:48 Desc Main Page 23 of 74 Case number (if know)

Dept Of Ed/navier	nt	Last 4 digits of account number	0120	\$8,716.00
Nonpriority Creditor's Na		-		
Po Box 9635 Wilkes Barre, PA	18773	When was the debt incurred?	Opened 1/01/10 Last Active 3/31/16	
Number Street City State Who incurred the debt	e Zlp Code	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only		☐ Contingent		
Debtor 2 only		☐ Unliquidated		
☐ Debtor 1 and Debtor	2 only	☐ Disputed		
At least one of the de	•	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim	is for a community	Student loans		
debt Is the claim subject to	offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No		Debts to pension or profit-sharin	g plans, and other similar debts	
□Yes		☐ Other. Specify		
		Student Lo	an	
4.1 Dept Of Ed/navier	nt	Last 4 digits of account number	0307	\$8,198.00
Nonpriority Creditor's Na	ame			
Po Box 9635 Wilkes Barre, PA	18773	When was the debt incurred?	Opened 3/01/11 Last Active 3/31/16	
Number Street City State Who incurred the debt	•	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only		☐ Contingent		
Debtor 2 only		☐ Unliquidated		
Debtor 1 and Debtor	2 only	☐ Disputed		
☐ At least one of the de	ebtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim	is for a community	Student loans		
debt Is the claim subject to	offset?	report as priority claims	ration agreement or divorce that you did not	
■ No		Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes		Other. Specify		
		Student Lo	an	
Dept Of Ed/navier		Last 4 digits of account number	0711	\$8,032.00
Nonpriority Creditor's Na Po Box 9635		When was the debt incurred?	Opened 7/01/11 Last Active 3/31/16	
Wilkes Barre, PA Number Street City State Who incurred the debt	e ZIp Code	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only		☐ Contingent		
☐ Debtor 2 only		☐ Unliquidated		
☐ Debtor 1 and Debtor	2 only	☐ Disputed		
☐ At least one of the de	-	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim		Student loans		
debt Is the claim subject to	•	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No		Debts to pension or profit-sharin	g plans, and other similar debts	
■ No		☐ Other. Specify	· · · · · · · · · · · · · · · · · · ·	
□ res		Student Lo		

Debtor 1 Romona Robinson

Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Case 16-31903

Document

Page 24 of 74 Case number (if know) Debtor 1 Romona Robinson

4.1	Dept Of Ed/navient	l and A dimite of an arms arms have	1102	\$7,870.00	
6	Nonpriority Creditor's Name	Last 4 digits of account number		\$7,870.00	
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 11/01/11 Last Active 3/31/16		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:		
	At least one of the debtors and another	Student loans	u Claiiii.		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims	a plane and other similar debte		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Student Lo			
		Student Lo	an		
4.1	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0718	\$6,594.00	
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 7/01/08 Last Active 11/15/12		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	☐ Yes	Other. Specify			
		Student Lo	an		
4.1	Dept Of Ed/navient	Last 4 digits of account number	0711	\$4,371.00	
	Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 7/01/11 Last Active 3/31/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure			
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	☐ Yes	Other. Specify			
	Student Loan				

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Document

Page 25 of 74 Case number (if know)

Romona Robinson	——————	Case number (if know)				
Dept Of Ed/navient	Last 4 digits of account number	1102	\$4,371.00			
Nonpriority Creditor's Name		Omenced 44/04/44 Lent Active				
Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 11/01/11 Last Active 3/31/16				
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply				
Debtor 1 only	☐ Contingent					
☐ Debtor 2 only	Unliquidated					
☐ Debtor 1 and Debtor 2 only	Disputed					
\square At least one of the debtors and another		d claim:				
Check if this claim is for a commun	<u> </u>					
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not				
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts				
☐ Yes	Other. Specify					
	Student Lo	an				
Dept Of Ed/navient	Last 4 digits of account number	0307	\$4,371.00			
Nonpriority Creditor's Name Po Box 9635	When we the debt in some 10	Opened 3/01/11 Last Active				
Wilkes Barre, PA 18773	When was the debt incurred?	3/31/16				
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply				
Who incurred the debt? Check one.						
Debtor 1 only	Contingent					
Debtor 2 only	Unliquidated	`				
☐ Debtor 1 and Debtor 2 only	Disputed	d alatas				
At least one of the debtors and another	er	Type of NONPRIORITY unsecured claim: Student loans				
Check if this claim is for a commun	· · · · · · · · · · · · · · · · · ·					
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts				
No	Debts to pension or profit-sharin					
Yes	Other. Specify					
	Student Lo	an				
Dept Of Ed/navient	Last 4 digits of account number	0718	\$3,901.00			
Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 7/01/08 Last Active 3/31/16				
Number Street City State ZIp Code	As of the date you file, the claim i	is: Check all that apply				
Who incurred the debt? Check one.						
■ Debtor 1 only	☐ Contingent					
Debtor 2 only	☐ Unliquidated					
☐ Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	_	d claim:				
At least one of the debtors and another		■ Student loans				
☐ Check if this claim is for a commun	iity	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Obligations arising out of a separeport as priority claims					
☐ Check if this claim is for a commur debt	Obligations arising out of a sepa					

Case 16-31903

Document

Page 26 of 74 Case number (if know)

otor 1	Romona Robinson	——————————————————————————————————————	Case number (if know)		
	Dept Of Ed/navient	Last 4 digits of account number	0903	\$3,837.00	
	Nonpriority Creditor's Name	Last 4 digits of account number		φ3,03 <i>1</i> .00	
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 9/01/13 Last Active 3/31/16		
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:		
	At least one of the debtors and another	Student loans	. Gam.		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify			
		Student Lo	an		
- 1	Dept Of Ed/navient	Last 4 digits of account number	0420	\$3,690.00	
	Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 4/01/11 Last Active 3/31/16		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	,	on on an anat apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Student loans □ Obligations arising out of a sepa			
	No	report as priority claims			
	□ Yes	☐ Debts to pension or profit-sharing plans, and other similar debts			
	La res	Other. Specify Student Lo			
	Dept Of Ed/navient	Last 4 digits of account number	0723	\$3,618.00	
	Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 7/01/12 Last Active 3/31/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	i ciaim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Student loans □ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	_ 110				

Case 16-31903

Document

Page 27 of 74 Case number (if know)

4.2	Dept Of Ed/navient	Last 4 digits of account number	0801	\$3,249.00	
	Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 8/01/11 Last Active 3/31/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Disputed			
		Type of NONPRIORITY unsecured	d claim:		
		Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes	Other. Specify			
		Student Lo	an		
4.2	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0517	\$775.00	
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 5/01/06 Last Active 3/31/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure			
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	No	Debts to pension or profit-sharing			
	Yes	Other. Specify			
		Student Lo	an		
4.2	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0903	\$34.00	
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 9/01/13 Last Active 3/31/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured			
	Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes	Other. Specify			
	Student Loan				

Debtor 1 Romona Robinson

Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Case 16-31903

Debtor 1 Romona Robinson

Document

Page 28 of 74 Case number (if know)

Devry Inc	Last 4 digits of account number	8590	\$2,000.00
Nonpriority Creditor's Name 814 Commerce Dr Oak Brook, IL 60523	When was the debt incurred?	Opened 6/01/09 Last Active 3/31/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes	Other. Specify		
	Student Lo		
Drive Time	Last 4 digits of account number		\$15,000.00
Nonpriority Creditor's Name PO Box 29018 Phoenix, AZ 85038	When was the debt incurred?		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Auto Defici	ency	
Dvra Billing	Last 4 digits of account number	A042	\$1,269.00
Nonpriority Creditor's Name 2701 Loker Av West		Opened 2/08/16 Last Active	
Carlsbad, CA 92008	When was the debt incurred?	2/08/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:		d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt ☐ Obligations arising out of a separation agreed report as priority claims		aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Loan		

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Document

Page 29 of 74 Case number (if know)

Enterprise Rent-A-Car Nonpriority Creditor's Name	Last 4 digits of account number	\$800
3331 Glenwood Lansing Rd	When was the debt incurred?	
Lansing, IL 60438 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt steep to claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify Services	
	· · · ———	
Franciscan Alliance	Last 4 digits of account number	\$35
Nonpriority Creditor's Name 28044 Network Place Chicago, IL 60673-1280	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Medical	
Frank Narcisi, Jr. DPM Nonpriority Creditor's Name	Last 4 digits of account number	\$35
275 West 201st Street Chicago Heights, IL 60411-1742	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	\square Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify Medical	

Debtor 1 Romona Robinson

Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Case 16-31903

Document

Page 30 of 74 Case number (if know) Debtor 1 Romona Robinson

Great American Finance	Last 4 digits of account number 0032	\$1,094.00
Nonpriority Creditor's Name 20 N Wacker Dr Ste 2275 Chicago, IL 60606	Opened 9/01/14 Last Active 2/05/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Collections	
Guaranty Bank	Last 4 digits of account number	\$269.00
Nonpriority Creditor's Name PO Box 2149 Addison, TX 75001	When was the debt incurred?	
Addison, TX 75001 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Collections	
Homewood Disposal Service	Last 4 digits of account number 3001	\$95.00
Nonpriority Creditor's Name Bankruptcy Department	When was the debt incurred? Opened 2/01/13	·
1501 W. 175th Street Homewood, IL 60430-4608 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
Deptor 1 and Deptor 2 only	T (NAMEDIA DITY)	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
☐ At least one of the debtors and another☐ Check if this claim is for a community	☐ Student loans	

Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Case 16-31903

Document

Page 31 of 74 Case number (if know)

7	Imaging Assoc of Indiana PC Nonpriority Creditor's Name	Last 4 digits of account number	\$500.00
55 E. 86th Ave., Ste. A		When was the debt incurred?	
	PO Box 14369 Merrillville, IN 46411		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical	
1.3	Kayatana Outhamadiaa		#25.00
3	Keystone Orthopaedics Nonpriority Creditor's Name	Last 4 digits of account number	\$35.00
	3330 W, 177th St., 2nd Floor Hazel Crest, IL 60429	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes		
	☐ Yes	Other. Specify Medical	
I.3)	Lakeshore Bone and Joint	Last 4 digits of account number	\$580.00
	Nonpriority Creditor's Name 601 Gateway Blvd Chesterton, IN 46304	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical	
		— Other, openly	

Debtor 1 Romona Robinson

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48

Document Page 32 of 74

Entered 10/06/16 10:14:48 Desc Main

Debtor 1 Romona Robinson Case number (if know) 4.4 **Maple Grove Apartments** \$1,200.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 559 Maple Ave When was the debt incurred? Lisle, IL 60532 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Back Rent ☐ Yes 4.4 Michael S Perez DDS, Pc \$25.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 625 Ridge Road Suite B Munster, IN 46321-1695 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Medical 4.4 **Munster Lic** 0907 \$55.00 2 Last 4 digits of account number Nonpriority Creditor's Name 9132 Columbia Ave When was the debt incurred? Munster, IN 46321 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Collections

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48

Desc Main

Page 33 of 74 Case number (if know) Document Debtor 1 Romona Robinson 4.4 **Navient** 1024 \$25,525.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 10/01/03 Last Active Po Box 9655 When was the debt incurred? 5/01/14 Wilkes-barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Student Loan Navient \$12,165.00 1112 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/01/08 Last Active Po Box 9655 When was the debt incurred? 5/01/14 Wilkes-barre, PA 18773 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Student Loan** 4.4 \$6,706.00 Navient 0928 Last 4 digits of account number Nonpriority Creditor's Name Opened 9/01/07 Last Active Po Box 9655 When was the debt incurred? 5/01/14 Wilkes-barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only

Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another

☐ Check if this claim is for a community Is the claim subject to offset?

■ No ☐ Yes ☐ Disputed Type of NONPRIORITY unsecured claim:

Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not

report as priority claims Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify Student Loan Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Debtor 1 Romona Robinson Page 34 of 74

Case number (if know)

4.4	Navient	Last 4 digits of account number	1112	\$4,876.00
	Nonpriority Creditor's Name Po Box 9655 Wilkes-barre, PA 18773	When was the debt incurred?	Opened 11/01/08 Last Active 5/01/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
		Student Lo	an	
4.4 7	Navient Nonpriority Creditor's Name	Last 4 digits of account number	1114	\$3,587.00
	Po Box 9655 Wilkes-barre, PA 18773	When was the debt incurred?	Opened 11/01/07 Last Active 5/01/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	Student loans	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify		
		Student Lo	an	
4.4	Navient Nonpriority Creditor's Name	Last 4 digits of account number	0313	\$3,287.00
	Po Box 9655 Wilkes-barre, PA 18773	When was the debt incurred?	Opened 3/01/08 Last Active 5/01/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify		
	Student Loan			

Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main 10/06/16 9:47AM Case 16-31903

Document

Page 35 of 74 Case number (if know)

Debtor	1 Romona Robinson		Case number (if know)	
4.4			2012	44 ======
9	Navient	Last 4 digits of account number	0313	\$1,793.00
	Nonpriority Creditor's Name		Opened 3/01/08 Last Active	
	Po Box 9655 Wilkes-barre, PA 18773	When was the debt incurred?	5/01/14	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.		or chook all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes			
		Student Lo	an	
4.5	Nicor Gas	Lord A. Politico Construction and a contract		\$1,000.00
0	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ1,000.00
	ALL MAIL GOES TO	When was the debt incurred?		
	Bankruptcy Dept. PO Box 190			
	Aurora, IL 60507-0190 Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	The second secon		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Services		
4.5 1	NW Indiana Path Consultants, PC	Last 4 digits of account number	2120	\$80.00
	Nonpriority Creditor's Name			
	PO Box 10805 Merrillville, IN 46410-0805	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	•		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and an and other similar to the	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Collections	1	

Case 16-31903

Document

Page 36 of 74 Case number (if know) Debtor 1 Romona Robinson

4.5	NW Urgent Care, LLC	Last 4 digits of account number	\$15.00
Nonpriority Creditor's Name 8135 S Calumet Ave Munster, IN 46321-1701 Number Street City State Zlp Code Who incurred the debt? Check one.		When was the debt incurred?	
		As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
□ сн	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical	_
4.5	Regency Beauty Institute Ar2	Last 4 digits of account number	\$7,000.00
	Nonpriority Creditor's Name 1600 Utica Avenue South 9th Floor	When was the debt incurred?	
	St. Louis Park, MN 55416		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Student Loan	_
4.5	Roosevelt University	Last 4 digits of account number 9106	\$1,329.00
	Nonpriority Creditor's Name 430 S. Michigan Ave. Chicago, IL 60605	When was the debt incurred? Opened 5/01/15	_
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collections	_

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Document

Page 37 of 74 Case number (if know)

Scienictree Apartments Nonpriority Creditor's Name	Last 4 digits of account number	\$2,300.
10205 86th Terrace Palos Hills, IL 60465	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
□Yes	Other. Specify Back Rent	
Sir Finance	Last 4 digits of account number	\$3,614
Nonpriority Creditor's Name	When was the debt incomed?	
6140 N. Lincoln Ave., Ste. 101 Chicago, IL 60659-2317	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Loan	
T Mobile Bankruptcy Team	Last 4 digits of account number	\$600
Nonpriority Creditor's Name		
PO Box 53410 Bellevue, WA 98015	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	***	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify Services	

Debtor 1 Romona Robinson

Case 16-31903

Debtor 1 Romona Robinson

Document

Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main 10/06/16 9:47AM Page 38 of 74 Case number (if know)

4.5	Tatal Come Fitness III C		\$400.00
8	Total Gym Fitness, LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$422.00
	c/o BYL Collection Services, LLC	When was the debt incurred?	
	301 Lacey Street		
	West Chester, PA 19382 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	у	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Collections	
4.5			
9	Nanariarity Craditaria Nama	Last 4 digits of account number	\$2,024.00
	Nonpriority Creditor's Name 9204 Commerical Ave.	When was the debt incurred?	
	Suite 300		
	Chicago, IL 60617	As of the later of the developer to the state of	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<u> </u>	Пъ	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Student Loan	
4.6 0	University Accounting Service LLc	Last 4 digits of account number	\$136.00
	Nonpriority Creditor's Name P.O. Box 15283	When was the debt incurred?	
	Wilmington, DE 19850	Then was the dest mounted:	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	■ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	☐ Yes	Other. Specify Student Loan	

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Page 39 of 74 Document

Deb	tor 1 Romona Robinson	Case number (if know)	
4.6 1	University Of Phoenix	Last 4 digits of account number 7799	\$6,650.00
	Nonpriority Creditor's Name 4615 E Elwood St FI 3 Phoenix, AZ 85040	When was the debt incurred? Opened 6/01/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐Yes	☐ Other. Specify	
	= 133	Student Loan Collection	
	1		
4.6 2	Verizon	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name Bankruptcy Nat'l Recovery Dept PO Box 26055	When was the debt incurred?	
	Minneapolis, MN 55426 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Services	
4.6 3	Western Sky Financial, LLC	Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name Cash Call PO Box 370	When was the debt incurred?	
	Timber Lake, SD 57656 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other, Specify Loan	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Other. Specify Loan

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Page 40 of 74
Case number (if know) Document Debtor 1 Romona Robinson Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor? 5/3 Bank Line **4.1** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 9013 ■ Part 2: Creditors with Nonpriority Unsecured Claims Addison, TX 75001 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **AFNI** Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 3667 Part 2: Creditors with Nonpriority Unsecured Claims **Bloomington, IL 61702** Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Afni Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1310 Martin Luther King Drive Part 2: Creditors with Nonpriority Unsecured Claims PO Box 3517 Bloomington, IL 61702-3517 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address AlliedInterstate Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Corporate Office** ■ Part 2: Creditors with Nonpriority Unsecured Claims PO Box 1954 Southgate, MI 48195-0954 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Ars Line 4.42 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1801 Nw 66th Ave Part 2: Creditors with Nonpriority Unsecured Claims Fort Lauderdal, FL 33313 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Asset Recovery Solutions, LLC** Line 4.61 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 2200 E. Devon Ave, Ste. 200 Part 2: Creditors with Nonpriority Unsecured Claims Des Plaines, IL 60018-4501 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? AT&T Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Bankruptcy Dept. Part 2: Creditors with Nonpriority Unsecured Claims 1585 Waukegan Road Waukegan, IL 60085-6727 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address AT&T Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Bankruptcy Dept. Part 2: Creditors with Nonpriority Unsecured Claims 5407 Andrew Highway Midland, TX 79706 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Capital 1 Bank Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Attn: General Correspondence** ■ Part 2: Creditors with Nonpriority Unsecured Claims Po Box 30285 Salt Lake City, UT 84130 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital One Bank Usa N ☐ Part 1: Creditors with Priority Unsecured Claims Line 4.6 of (Check one): 15000 Capital One Dr Part 2: Creditors with Nonpriority Unsecured Claims Richmond, VA 23238 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital One Bank, N.A. Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 71083 Part 2: Creditors with Nonpriority Unsecured Claims Charlotte, NC 28272-1083 Last 4 digits of account number

Official Form 106 E/F

Page 41 of 74 Case number (if know) Document Debtor 1 Romona Robinson Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Comcast Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Department** ■ Part 2: Creditors with Nonpriority Unsecured Claims 11621 E. Marginal Way 5 Tukwila, WA 98168-1965 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Conserve Line 4.54 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 200 Cross Keys Office Pa Part 2: Creditors with Nonpriority Unsecured Claims Fairport, NY 14450 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Duvra Billing** Line 4.30 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Attention: Bankruptcy Department** Part 2: Creditors with Nonpriority Unsecured Claims Po Box 2549 Carlsbad, CA 92018 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **EZ Payday Loans** Line 4.30 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 2160 Burton Way Part 2: Creditors with Nonpriority Unsecured Claims Los Angeles, CA 90022 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Franklin Collection Service Inc. Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 3910 ■ Part 2: Creditors with Nonpriority Unsecured Claims Tupelo, MS 38803-3910 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Guaranty Bank** Line 4.35 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 240200 Part 2: Creditors with Nonpriority Unsecured Claims Milwaukee, WI 53224 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? I C System Inc Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Po Box 64378 Part 2: Creditors with Nonpriority Unsecured Claims Saint Paul, MN 55164 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Illinois Department of Revenue Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Section** ☐ Part 2: Creditors with Nonpriority Unsecured Claims PO Box 64338 Chicago, IL 60664-0338 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Komyattecasb Line 4.51 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 9650 Gordon Drive ■ Part 2: Creditors with Nonpriority Unsecured Claims Highland, IN 46322 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Lakeshore Bone & Joint Institute Line 4.39 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 1650 Part 2: Creditors with Nonpriority Unsecured Claims Middletown, OH 45042 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Law Offices of Kimberly J Line 4.34 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Weissman Part 2: Creditors with Nonpriority Unsecured Claims 633 Skokie Blvd Suite 400

Northbrook, IL 60062

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Document Page 42 of 74

Debtor 1 Romona Robinson Case number (if know) Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address MRS Associates of New Jersey Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1930 Olney Ave ■ Part 2: Creditors with Nonpriority Unsecured Claims Cherry Hill, NJ 08003 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **NES of Ohio** Line 4.35 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 29125 Solon Road ■ Part 2: Creditors with Nonpriority Unsecured Claims Solon, OH 44139-3442 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Stellar Recovery INC Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1327 Highway 2W, Ste. 100 ■ Part 2: Creditors with Nonpriority Unsecured Claims Kalispell, MT 59901 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? T Mobile Wireless Line 4.57 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy Dept. Part 2: Creditors with Nonpriority Unsecured Claims PO Box 37380 Albuquerque, NM 87176-7380 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **United Recovery Systems** Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

Part 4: Add the Amounts for Each Type of Unsecured Claim

5800 North Course Drive

Houston, TX 77072

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Part 2: Creditors with Nonpriority Unsecured Claims

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 3,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 3,000.00
				Total Claim
	6f.	Student loans	6f.	\$ 173,983.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 75,624.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 249,607.00

Last 4 digits of account number

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main

Page 43 of 74 Document Fill in this information to identify your case: Debtor 1 Romona Robinson Middle Name Last Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Lyway Estates 11 Stewart Court Lynwood, IL 60411	Yearly 3/17

	Case 10-31903 L	Docume		10/06/16 10.14.48	Desc Maiii 10/06/16 9:47A
Fill in thi	is information to identify your	case:			
Debtor 1	Romona Robinso	n			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, f		Middle Name	Last Name		
	tates Bankruptcy Court for the:	NORTHERN DISTRICT			
Case nur (if known)	mber				☐ Check if this is an
,					amended filing
					· ·
Officia	al Form 106H				
Sche	dule H: Your Cod	ebtors			12/15
ill it out, our nam	re filing together, both are equ and number the entries in the ne and case number (if known)	boxes on the left. Attach . Answer every question	n the Additional Page to	o this page. On the top of	
1. D	o you have any codebtors? (If	you are niing a joint case,	uo not iist eitner spouse	as a codebior.	
■ No	0				
□ Ye	es				
	ithin the last 8 years, have you ona, California, Idaho, Louisiana,				tes and territories include
■ N	o. Go to line 3.				
	es. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
		,	, , , , , , , , , , , , , , , , , , , ,		
in lir Forn	olumn 1, list all of your codebt ne 2 again as a codebtor only i n 106D), Schedule E/F (Official Column 2.	f that person is a guaran	tor or cosigner. Make s	sure you have listed the ci	reditor on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The credito Check all schedules the	or to whom you owe the debt at apply:
3.1				☐ Schedule D, line	
3.1	Name			_ ☐ Schedule E/F, line _	
				☐ Schedule G, line _	
	Number Street			_	
	City	State	ZIP Code		
3.2	-			Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line _	
	Number Street				

State

City

ZIP Code

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 45 of 74

Cill	in this information to identify your ca	200					1				
	otor 1 Romona Ro										
	otor 2 ouse, if filing)										
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILLIN	OIS		_					
_	se number nown)							mended pplemen	nt showing	postpetition lowing date:	chapter
<u>O</u>	fficial Form 106I						MM	/ DD/ YY	ΥY		
Be a sup spo atta	chedule I: Your Incomes complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. 11: Describe Employment	sible. If two married peo are married and not filir r spouse is not filing wi	ng jointly, a th you, do i	nd your spo not include	ouse i inforr	s liv natio	ing with yo on about yo	u, includ our spou	de informa ise. If mor	ation about e space is	your needed,
1.	Fill in your employment information.		Debtor 1				De	ebtor 2 d	or non-fili	ng spouse	
	If you have more than one job,		■ Emplo	yed] Employ		3 11 11 11	
	attach a separate page with information about additional	Employment status*	☐ Not employed				☐ Not employed				
	employers.	Occupation	Persone	el							
	Include part-time, seasonal, or self-employed work.	Employer's name	Amtrack	(
	Occupation may include student or homemaker, if it applies.	Employer's address		st Jackson , IL 60607							
D	Cive Details About Man	How long employed the	_	3 years *See Attacl	hment	for	Additional	Employ	ment Info	rmation	
Esti	mate monthly income as of the duse unless you are separated.	•	ou have no	thing to repo	ort for	any I	line, write \$0) in the s	pace. Incli	ude your nor	n-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		mbine the ir	nformation fo	or all e	mplo	oyers for tha	t person	on the line	es below. If y	ou need
							For Debto	r 1	For Debt non-filin	tor 2 or g spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,				2.	\$	4,08	88.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.			3.	+\$		0.00	+\$	N/A	

4,088.00

\$

N/A

Calculate gross Income. Add line 2 + line 3.

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 46 of 74 Desc Main $\frac{10/06/16 \cdot 9:47AM}{10/06/16 \cdot 9:47AM}$

Deb	tor 1	Romona Robinson		_	Cas	se number (<i>if k</i>	nown)				
					F	or Debtor 1			Debtor -filing s		
	Cop	y line 4 here		4.	\$	4,08	8.00	\$	Tilling 3	N/A	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Secur	ity deductions	5a	. \$	78	1.00	\$		N/A	
	5b.	Mandatory contributions for reti	-	5b			0.00	\$		N/A	_
	5c.	Voluntary contributions for retire	•	5c.	. \$		0.00	\$		N/A	_
	5d.	Required repayments of retirement	ent fund loans	5d			0.00	\$		N/A	_
	5e. 5f.	Insurance Domestic support obligations		5e 5f.			9.00	\$_		N/A	_
	5g.	Union dues		5i. 5g			0.00 8.00	. <u>\$</u> _		N/A N/A	_
	5h.	Other deductions. Specify:		5h			0.00	+ \$		N/A	_
6.	Add	I the payroll deductions. Add lines	5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,07	8.00	\$		N/A	_
7.	Cal	culate total monthly take-home pay	Subtract line 6 from line 4.	7.	\$	3,01		\$		N/A	_
8.	List 8a.	all other income regularly received. Net income from rental property profession, or farm. Attach a statement for each proper receipts, ordinary and necessary by	and from operating a business, ty and business showing gross								_
	٠.	monthly net income.		8a			0.00	. \$_		N/A	_
	8b. 8c.	Interest and dividends	ou, a non-filing spouse, or a dependent	8b	. \$		0.00	. \$		N/A	_
	8d. 8e. 8f.	regularly receive Include alimony, spousal support, settlement, and property settlement Unemployment compensation Social Security Other government assistance th Include cash assistance and the vathat you receive, such as food star Nutrition Assistance Program) or h	child support, maintenance, divorce it. at you regularly receive alue (if known) of any non-cash assistance inps (benefits under the Supplemental	8c. 8d 8e	. \$		0.00 0.00 0.00	\$ \$ \$		N/A N/A N/A	
		Specify:		8f.			0.00	\$		N/A	_
	8g.	Pension or retirement income	Part Time Joh (Cross \$4267 Tayo	8g	. \$		0.00	. \$_		N/A	-
	8h.	Other monthly income. Specify:	Part Time Job (Gross \$1267 Taxes \$130)	5 8h 	.+ \$	1,13	7.00	+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b	+8c+8d+8e+8f+8g+8h.	9.	\$_	1,13	7.00	\$		N/A	4
10	Cale	culate monthly income. Add line 7	Llino O	10.	\$	4,147.00	+ \$		N/A	= \$	4.147.00
10.		the entries in line 10 for Debtor 1 and		10.	Ψ	4,147.00			IN/A		4,147.00
11.	Inclu othe Do i	ude contributions from an unmarried per friends or relatives.	the expenses that you list in Schedule partner, members of your household, your uded in lines 2-10 or amounts that are not	depe				•	Schedule 11.		0.00
12.		e that amount on the Summary of Sc	ine 10 to the amount in line 11. The res hedules and Statistical Summary of Certa						12.	\$	4,147.00
13.	Do y	you expect an increase or decrease No.	e within the year after you file this form	?						Combi month	ned ly income
	_	Ves Evolain:									

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 47 of 74

Debtor 1 Romona Robinson Case number (if known)

Official Form B 6I Attachment for Additional Employment Information

Debtor	
Occupation	Personal Assistant
Name of Employer	State of Illinois Dept of Revenue
How long employed	11 years
Address of Employer	101 W. Jefferson St.
	Springfield, IL 62794

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 48 of 74 Desc Main $\frac{10/06/16 \cdot 9:47AM}{10/06/16 \cdot 9:47AM}$

Cill	in this information to identify your case:				
			Cho	ck if this is:	
Den	Romona Robinson			An amended filing	
	otor 2ouse, if filing)			•	ving postpetition chapter the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLII	NOIS		MM / DD / YYYY	
	se numberknown)				
O	fficial Form 106J				
Be info	chedule J: Your Expenses as complete and accurate as possible. If two married people a ormation. If more space is needed, attach another sheet to this mber (if known). Answer every question.				
Par 1.	rt 1: Describe Your Household Is this a joint case?				
	■ No. Go to line 2. □ Yes. Does Debtor 2 live in a separate household?				
	No ☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expense</i>	es for Separate Housel	nold of Deb	otor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the	San		45	□ No
	dependents names.	Son			■ Yes □ No
					☐ Yes
					□ No
				_	☐ Yes
					□ No
3.	Do your expenses include ■ No.				☐ Yes
J.	expenses of people other than yourself and your dependents?				
Est exp	tt 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless penses as of a date after the bankruptcy is filed. If this is a supplicable date.				
the	clude expenses paid for with non-cash government assistance evalue of such assistance and have included it on <i>Schedule I:</i> Ifficial Form 106I.)			Your exp	enses
4.	The rental or home ownership expenses for your residence. payments and any rent for the ground or lot.	. Include first mortgage	4.	\$	1,025.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4a. 4 4b. 3	·	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c.	:	100.00
	4d. Homeowner's association or condominium dues		4d.	·	0.00
5.	Additional mortgage payments for your residence, such as h	ome equity loans	5.	\$	0.00

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 49 of 74 Desc Main $\frac{10/06/16 \cdot 9:47AM}{10/06/16 \cdot 9:47AM}$

Debtor	1 Romona	Robinson	Case num	ber (if known)	
6. Ut	tilities:				
6a		heat, natural gas	6a.	\$	220.00
6b	•	ver, garbage collection	6b.		80.00
60		e, cell phone, Internet, satellite, and cable services	6c.		275.00
60	•		6d.	\$	0.00
		ekeeping supplies	od. 7.	\$ 	
					400.00
		hildren's education costs	8.	\$	0.00
		ry, and dry cleaning	9.	\$	84.00
		roducts and services	10.	\$	75.00
		ntal expenses	11.	\$	150.00
	r ansportation. o not include c	Include gas, maintenance, bus or train fare.	12.	\$	400.00
		clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
		ributions and religious donations	14.	\$	0.00
-	surance.	ourones deducted from your never included in lines 4 = 00			
		surance deducted from your pay or included in lines 4 or 20.	150	¢	0.00
	5a. Life insura		15a.	·	0.00
	5b. Health ins		15b.	·	0.00
	5c. Vehicle in:		15c.	\$	80.00
	5d. Other insu		15d.	\$	0.00
		clude taxes deducted from your pay or included in lines 4 or 20			
	pecify:		16.	\$	0.00
		ease payments:	4	•	
		ents for Vehicle 1	17a.	·	0.00
		ents for Vehicle 2	17b.	·	0.00
		ecify: Student Loans	17c.	\$	700.00
	d. Other. Spe	·	17d.	\$	0.00
		of alimony, maintenance, and support that you did not rep		\$	0.00
de	eaucted from	your pay on line 5, Schedule I, Your Income (Official Form	1061).	·	
		s you make to support others who do not live with you.	4.0	\$	825.00
		ing for Disabled parents	19.	_	
		erty expenses not included in lines 4 or 5 of this form or or			
		s on other property	20a.		0.00
20	0b. Real estat	e taxes	20b.		0.00
20	Oc. Property, I	nomeowner's, or renter's insurance	20c.	\$	0.00
20	Od. Maintenar	ce, repair, and upkeep expenses	20d.	\$	0.00
20	De. Homeown	er's association or condominium dues	20e.	\$	0.00
1. O 1	ther: Specify:		21.	+\$	0.00
				,	0.00
	•	monthly expenses			
22	2a. Add lines 4	through 21.		\$	4,414.00
22	2b. Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 10	6J-2	\$	
22	2c. Add line 22	a and 22b. The result is your monthly expenses.		\$	4,414.00
				Ť ———	7,717.00
	-	monthly net income.			
23	Ba. Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	4,147.00
23	Bb. Copy your	monthly expenses from line 22c above.	23b.	-\$	4,414.00
23		our monthly expenses from your monthly income.		•	267.00
	The result	is your monthly net income.	23c.	\$	-267.00
· -					
		an increase or decrease in your expenses within the year a			or decrease boosum of a
		iu expect to finish paying for your car loan within the year or do you expe terms of your mortgage?	ect your mortgage	payment to increase	or decrease because of a
_	-	torno or your mortgago:			
	No.	[=			
	l Yes.	Explain here:			

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 50 of 74 $^{10/06/16}$ 9:47AM

FIII IN this inform	ation to identity your	case:			
Debtor 1	Romona Robinso	n			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this is an amended filing	
You must file this	form whenever you fi	le bankruptcy schedules		rect information. . Making a false statement, concealing property, n fines up to \$250,000, or imprisonment for up to	
	U.S.C. §§ 152, 1341, 1		auptoy case can result in	ir iiiles up to \$250,000, or iiilprisoiiilent for up t	<i>,</i> 20
Sign	Below				
Did you pay	or agree to pay some	one who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. Na	ame of person			Attach Bankruptcy Petition Preparer's No Declaration, and Signature (Official Form	,

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

Signature of Debtor 2

Date

that they are true and correct.

X /s/ Romona Robinson

Romona Robinson Signature of Debtor 1

Date October 6, 2016

Eill in	this information to identify w				
	this information to identify yo				
Debto	r 1 Romona Robii First Name	Middle Name	Last Name		
Debto	r 2 e if, filling) First Name	Middle Name	Last Name		
` '	I States Bankruptcy Court for th				
Office	3 States Bankruptcy Court for th	e. NORTHERN DISTRICT	OI ILLINOIS		
(if know	number n)				Check if this is an amended filing
	cial Form 107 ement of Financia	l Affairs for Indivi	iduals Filing for B	ankruptcy	4/1
Be as o	complete and accurate as pos ation. If more space is neede er (if known). Answer every qu	ssible. If two married people d, attach a separate sheet to	are filing together, both are	equally responsible for su	pplying correct
Part 1	Give Details About Your	Marital Status and Where Yo	ou Lived Before		
I. W	hat is your current marital sta	ntus?			
г	l Married				
	Not married				
2. D	uring the last 3 years, have yo	ou lived anywhere other than	n where you live now?		
		•	•		
_	I No I Yes List all of the places vo	u lived in the last 3 years. Do	not include where you live nov	ı	
C	Debtor 1 Prior Address:	Dates Debtor	·		Dates Debtor 2
	ithin the last 8 years, did you	ever live with a spouse or lo			ry? (Community property
states	and territories include Arizona, (California, Idaho, Louisiana, N	levada, New Mexico, Puerto R	ico, Texas, Washington and	Wisconsin.)
	No				
	J Yes. Make sure you fill out S	Schedule H: Your Codebtors (Official Form 106H).		
Part 2	Explain the Sources of Yo	our Income			
	id you have any income from			-time activities.	endar years?
Fi	Il in the total amount of income you are filing a joint case and you		ive together, list it only once ur	nder Debtor 1.	
Fi	you are filing a joint case and yo		ive together, list it only once ur	nder Debtor 1.	
Fi If	you are filing a joint case and yo		ive together, list it only once ur	nder Debtor 1.	
Fi If	you are filing a joint case and yo		ive together, list it only once ur	Debtor 2	
Fi If	you are filing a joint case and yo	ou have income that you recei	Gross income (before deductions and exclusions)		Gross income (before deductions and exclusions)
Fi If	you are filing a joint case and yo	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and	Debtor 2 Sources of income	(before deductions

Desc Main Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48

Page 52 of 74 Case number (if known) Document Debtor 1 Romona Robinson Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$61,628.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$54,460.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 2 Debtor 1 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7. ☐ Yes

include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address Amount you Was this payment for ... Dates of payment **Total amount** still owe paid

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not

Case 16-31903

Page 53 of 74 Case number (if known) Document Debtor 1 Romona Robinson

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	Yes. List all payments to an insider. Insider's Name and Address	Dates of navment	Total amount	A manust wan	Dagger for	thio povement	
	insider's Name and Address	Dates of payment	paid	Amount you still owe	Reason for	this payment	
8.	Within 1 year before you filed for bankruptor insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a de	ebt that benefited an	
	No☐ Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
	Identificational Assistance Programme		paiu	Suii Owe	include cred	itor s name	
Pai	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures					
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.						
	Case title	Nature of the case	Court or agency		Status of th	e case	
	Case number						
10.	Within 1 year before you filed for bankrupte. Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	shed, attached	I, seized, or levied?	
	Creditor Name and Address	Describe the Property		Date		Value of the property	
	All Electrical	Explain what happene		0/40		40.00	
	Ally Financial PO Box 380901	2010 Buick LaCross Returned	i	8/16		\$0.00	
	Bloomington, MN 55438	☐ Property was reposse☐ Property was foreclos☐ Property was garnish	sed.				
		☐ Property was attache					
		., . ,	.,				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fii	nancial institutior	n, set off any a	mounts from your	
	Creditor Name and Address	Describe the action the	e creditor took	Date taker	action was	Amount	
12.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess	ion of an assigne	e for the bene	fit of creditors, a	

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Page 54 of 74 Case number (if known) Document Debtor 1 Romona Robinson Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

Yes. Fill in the details.

Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You \$420.00 David M. Siegel & Associates **Attorney Fees** 4/8/16-10/5/16 790 Chaddick Drive Wheeling, IL 60090

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

Yes. Fill in the details.

Person Who Was Paid **Address**

Description and value of any property transferred

Date payment or transfer was made

Amount of payment Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Page 55 of 74 Case number (if known) Document

Debtor 1 Romona Robinson

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was Address property transferred payments received or debts made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Last balance Date account was account number closed, sold, Address (Number, Street, City, State and ZIP instrument before closing or Code) moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Describe the contents Do you still Who else had access to it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. **Owner's Name** Where is the property? Describe the property Value (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code)

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Page 56 of 74
Case number (if known) Document

Debtor 1 Romona Robinson

	toxic substances, wastes, or material into t regulations controlling the cleanup of these		rater, or other medium, including s	tatutes or				
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							
Rep	ort all notices, releases, and proceedings th	at you know about, regardless of when t	hey occurred.					
24.	. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	■ No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of	any release of hazardous material?						
	■ No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or adr	ninistrative proceeding under any enviro	nmental law? Include settlements	and orders.				
	■ No							
	Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	lature of the case	Status of the case				
Pai	rt 11: Give Details About Your Business or	,						
27.	Within 4 years before you filed for bankrup	cv. did vou own a business or have any	of the following connections to an	v business?				
		n a trade, profession, or other activity, ei	_	,				
	☐ A member of a limited liability comp	pany (LLC) or limited liability partnership	(LLP)					
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	■ No. None of the above applies. Go to I	Part 12.						
	☐ Yes. Check all that apply above and fill	in the details below for each business.						
	Business Name Address	Describe the nature of the business	Employer Identification number					
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN. Dates business existed					
28.	Within 2 years before you filed for bankrupt institutions, creditors, or other parties.	ccy, did you give a financial statement to		ude all financial				
	■ No							
	··•							

Part 12: Sign Below

Date Issued

Name

☐ Yes. Fill in the details below.

Address (Number, Street, City, State and ZIP Code)

Entered 10/06/16 10:14:48 Filed 10/06/16 Desc Main Case 16-31903 Doc 1 Document

Page 57 of 74
Case number (if known) Debtor 1 Romona Robinson

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Romor	na Robinson	
Romona Robinson		Signature of Debtor 2
Signature of	of Debtor 1	
Date Oct	tober 6, 2016	Date
Did you atta ■ No	ach additional page	es to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
□ Yes		
Did you pay	or agree to pay so	omeone who is not an attorney to help you fill out bankruptcy forms?
No		
☐ Yes. Nam	ne of Person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 58 of 74 Desc Main $\frac{10/06/16 \cdot 9:47AM}{10/06/16 \cdot 9:47AM}$

		200	amont rago co or r		
Fill in this informa	ation to identify your	case:			
Debtor 1	Romona Robinso	n			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	kruptcy Court for the:	NORTHERN DIS	FRICT OF ILLINOIS		
Officed States Barri	dupley Court for the.	NOITHERN DIO	TRIOT OF ILLINOID		
Case number					☐ Check if this is an amended filing
If you are an indivi ■ creditors have	t of Intentio	oter 7, you must fil ur property, or		^r Chapter i	7 12/15
You must file this	er is earlier, unless th	ithin 30 days after	ot expired. you file your bankruptcy petition or e time for cause. You must also sen		
	ple are filing together date the form.	in a joint case, bo	th are equally responsible for suppl	ying correct inform	nation. Both debtors must
write you	nd accurate as possibur name and case nur	nber (if known).	s needed, attach a separate sheet to	this form. On the	top of any additional pages,
1. For any creditor	s that you listed in Pa		: Creditors Who Have Claims Secure	ed by Property (Of	ficial Form 106D), fill in the
information belo	ow. litor and the property the	nat is collateral	What do you intend to do with the secures a debt?	e property that	Did you claim the property as exempt on Schedule C?
Creditor's Dri	ve Time		■ Surrender the property.		□ No
name:			☐ Retain the property and redeem	it.	_
	2013 Hyundai Acco	ent	Retain the property and enter into Reaffirmation Agreement.		Yes
property securing debt:	DriveTime Secured Lien \$15,0	000	☐ Retain the property and [explain]	 :	
•	To be surrendered				
For any unexpired in the information	below. Do not list rea	ase that you listed I estate leases. Un	in Schedule G: Executory Contracts expired leases are leases that are st the trustee does not assume it. 11 U	till in effect; the lea	,
Describe your un	expired personal pro	erty leases		Wi	Il the lease be assumed?
Lessor's name:	Lyway Estates	·			No
				•	Yes
Description of leas Property:	ed Yearly 3/17				

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

Desc Main 10/06/16 9:47AM Document Page 59 of 74 Debtor 1 Romona Robinson Case number (if known) Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Filed 10/06/16 Entered 10/06/16 10:14:48

/s/ Romona Robinson Signature of Debtor 2 Romona Robinson Signature of Debtor 1 Date October 6, 2016 Date

Case 16-31903

Doc 1

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

С	hapter 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 64 of 74

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

			TOTHER DISTRECT OF IMMOS			
In re	e Romona Rob	oinson		Case No.	_ <u>_</u>	
			Debtor(s)	Chapter	7	
	DIS	SCLOSURE OF COM	IPENSATION OF ATTORN	EY FOR DE	EBTOR(S)	
	compensation paid	to me within one year before the	2016(b), I certify that I am the attorney e filing of the petition in bankruptcy, or ation of or in connection with the bankru	agreed to be paid	to me, for services rendered	l or to
	For legal servi	ces, I have agreed to accept		\$	1,250.00	
			eived		420.00	
				\$	830.00	
2.	The source of the co	ompensation paid to me was:				
	Debtor	☐ Other (specify):				
3.	The source of comp	pensation to be paid to me is:				
	Debtor	☐ Other (specify):				
4.	■ I have not agree	ed to share the above-disclosed	compensation with any other person unl	less they are mem	bers and associates of my la	w firm.
			npensation with a person or persons who he names of the people sharing in the co			n. A
5.	In return for the abo	ove-disclosed fee, I have agreed	d to render legal service for all aspects of	f the bankruptcy of	ase, including:	
	 b. Preparation and c. Representation of d. [Other provision Negotiation agreement 	filing of any petition, schedules of the debtor at the meeting of c as as needed] ions with secured creditors	rendering advice to the debtor in determs, statement of affairs and plan which matereditors and confirmation hearing, and a sto reduce to market value; exempleded; preparation and filing of motoods.	ay be required; any adjourned hea ption planning;	rings thereof;	
6.	Represer		sed fee does not include the following sen by dischargeability actions, judicia ceeding.		es (except in Chapter 13	3
			CERTIFICATION			
this l	I certify that the for bankruptcy proceedi	regoing is a complete statement ing.	of any agreement or arrangement for page	yment to me for r	epresentation of the debtor(s	s) in
_	October 6, 2016		/s/ David M. Siegel			
	Date		David M. Siegel			
			Signature of Attorney David M. Siegel & A	ssociates		
			790 Chaddick Drive			
			Wheeling, IL 60090 (847) 520-8100			

Name of law firm

Chapter 7 Bankruptcy Retainer Agreement

This agreement acknowledges that the undersigned individual(s) [Client(s)] hereby retains and employs the Law Firm of DAVID M. SIEGEL & ASSOCIATES [Attorney] for representation in a Chapter 7 bankruptcy case. In consideration for services rendered and to be rendered, the Client agrees to pay Attorney as follows:

- a) A FLAT FEE as specified in paragraph H will be required to file a bankruptcy petition for the Client and for representation of the Client through discharge. The fee includes all required court costs and filing fees, as well as compensation for Attorney's time and labor. The fee is immediate compensation for the firm's commitment to perform future services; the fee is property of the firm and may be deposited in the firm's operating or business account.
- b) Representation shall begin upon execution of this agreement and tender of the initial payment, and will continue until the end of the case. The fee includes the preparation, review, and revision of the bankruptcy petition, communications with the Client, representation and appearance at the §341 Meeting of Creditors and §2004 examinations as necessary, communication with the bankruptcy and United States trustees, communication with creditors, review and completion of reaffirmation agreements, and court appearances.
- c) The fee does not include representation in any adversarial proceedings. The Client and Attorney may enter in to an additional agreement to provide for representation in an adversarial proceeding. In the event that the case is converted to another Chapter, there may be an additional fee.
- d) Additional Fees:
 - A fee of \$250.00 shall be added in the event that Client misses the scheduled \$341 Meeting of Creditors.
 - A fee of \$100.00 shall be added to amend Schedules D, E, and F to include creditors who were
 not originally provided by the Client. The Client has the full responsibility to ensure that all
 creditors are listed.
 - A fee of \$25.00 shall be added for any non-sufficient/returned checks. Post-dated checks are not accepted and will be voided upon receipt.
 - A fee of \$820.00 shall be added to reopen a case and file the second credit counseling certificate if the Client fails to take the second credit counseling course and provide Attorney with the certificate in a timely fashion.
- e) The Client will be billed on any outstanding balance at the rate of \$100.00 every two weeks. Clients who fail to make payments as required will be assessed late fees in the amount of \$25.00 per billing period plus interest at the rate of 18% per year on any unpaid balance.
- f) No case shall be filed until all fees are paid in full.
- g) In the event that a Client pays the flat fee in full, and later elects to not proceed with the case, the Client is entitled to a refund of the court costs and filing fees only.

Important Bankruptcy Information

Debts that are Discharged

The Chapter 7 discharge order eliminates a Client's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different Chapter of the Bankruptcy Code and converted to a Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

a) Debts for most taxes;

- b) Debts that are in the nature of alimony, maintenance, or support;
- c) Debts for student loans;
- d) Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e) Debts for personal injuries or death caused by the Client's operation of a motor vehicle while intoxicated;
- f) Some debts that are not properly listed by the Client;
- g) Debts that the bankruptcy court specifically determines to be non-dischargeable;
- h) Debts for which the Client has given up the discharge protection by signing reaffirmation agreements in compliance with the Bankruptcy Code requirements for reaffirming debts.

1250

Н.	The FLAT FEE for repre	esentation in this matter will be \$
	_	ad this agreement in its entirety, understands it fully, has had an ais agreement, is satisfied with it, and accepts it in its entirety.
Date:	4.2-16	Signed: Rompy - L
		Print: Romana Rabingon - Johnson
Date:		Signed:
		Print:
Date:	Sig	ned:
		Attorney for David M. Siegel

Case 16-31903 Doc 1 Filed 10/06/16 Entered 10/06/16 10:14:48 Desc Main Document Page 67 of 74 Desc Main $\frac{10/06/16 \cdot 9:47AM}{10/06/16 \cdot 9:47AM}$

United States Bankruptcy Court Northern District of Illinois

In re	Romona Robinson		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	69
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to the	ne best of my
Date:	October 6, 2016	/s/ Romona Robinson Romona Robinson Signature of Debtor		

5/3 Bank 5050 Kingsley Dr. 1MOC2G Cincinnati, OH 45263

5/3 Bank PO Box 9013 Addison, TX 75001

Abcwages.com 2038 182nd Street Lansing, IL 60438

AFNI PO Box 3667 Bloomington, IL 61702

Afni 1310 Martin Luther King Drive PO Box 3517 Bloomington, IL 61702-3517

AlliedInterstate Corporate Office PO Box 1954 Southgate, MI 48195-0954

Ally Financial P.o. Box 380901 Bloomington, MN 55438

AmeriCash 1726 Jefferson Joliet, IL 60435

Ars 1801 Nw 66th Ave Fort Lauderdal, FL 33313

Asset Recovery Solutions, LLC 2200 E. Devon Ave, Ste. 200 Des Plaines, IL 60018-4501

AT&T Bankruptcy Dept 6021 S. Rio Grande Ave, 1st Floor Orlando, FL 32809-4613

AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan, IL 60085-6727

AT&T Bankruptcy Dept. 5407 Andrew Highway Midland, TX 79706

Bridgecrest Crest Credit DT Credit Corp PO Box 29018 Phoenix, AZ 85038-9018

Cap One Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130-0285

Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130

Capital One Auto Finan 3901 Dallas Pkwy Plano, TX 75093

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Capital One Bank, N.A. PO Box 71083 Charlotte, NC 28272-1083

Comcast PO Box 3002 Southeastern, PA 19398-3002 Comcast
Bankruptcy Department
11621 E. Marginal Way 5
Tukwila, WA 98168-1965

Community Healthcare System PO Box 3604 Munster, IN 46321

Conserve 200 Cross Keys Office Pa Fairport, NY 14450

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Devry Inc 814 Commerce Dr Oak Brook, IL 60523

Drive Time PO Box 29018 Phoenix, AZ 85038

Duvra Billing Attention: Bankruptcy Department Po Box 2549 Carlsbad, CA 92018

Dvra Billing 2701 Loker Av West Carlsbad, CA 92008

Enterprise Rent-A-Car 3331 Glenwood Lansing Rd Lansing, IL 60438

EZ Payday Loans 2160 Burton Way Los Angeles, CA 90022

Franciscan Alliance 28044 Network Place Chicago, IL 60673-1280 Frank Narcisi, Jr. DPM 275 West 201st Street Chicago Heights, IL 60411-1742

Franklin Collection Service Inc. PO Box 3910 Tupelo, MS 38803-3910

Great American Finance 20 N Wacker Dr Ste 2275 Chicago, IL 60606

Guaranty Bank PO Box 2149 Addison, TX 75001

Guaranty Bank PO Box 240200 Milwaukee, WI 53224

Homewood Disposal Service Bankruptcy Department 1501 W. 175th Street Homewood, IL 60430-4608

I C System Inc Po Box 64378 Saint Paul, MN 55164

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

Imaging Assoc of Indiana PC 55 E. 86th Ave., Ste. A PO Box 14369
Merrillville, IN 46411

IRS
Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Keystone Orthopaedics 3330 W, 177th St., 2nd Floor Hazel Crest, IL 60429

Komyattecasb 9650 Gordon Drive Highland, IN 46322

Lakeshore Bone & Joint Institute PO Box 1650 Middletown, OH 45042

Lakeshore Bone and Joint 601 Gateway Blvd Chesterton, IN 46304

Law Offices of Kimberly J Weissman 633 Skokie Blvd Suite 400 Northbrook, IL 60062

Maple Grove Apartments 559 Maple Ave Lisle, IL 60532

Michael S Perez DDS, Pc 625 Ridge Road Suite B Munster, IN 46321-1695

MRS Associates of New Jersey 1930 Olney Ave Cherry Hill, NJ 08003

Munster Llc 9132 Columbia Ave Munster, IN 46321

Navient Po Box 9655 Wilkes-barre, PA 18773

NES of Ohio 29125 Solon Road Solon, OH 44139-3442 Nicor Gas ALL MAIL GOES TO Bankruptcy Dept. PO Box 190 Aurora, IL 60507-0190

NW Indiana Path Consultants, PC PO Box 10805 Merrillville, IN 46410-0805

NW Urgent Care, LLC 8135 S Calumet Ave Munster, IN 46321-1701

Regency Beauty Institute Ar2 1600 Utica Avenue South 9th Floor St. Louis Park, MN 55416

Roosevelt University 430 S. Michigan Ave. Chicago, IL 60605

Scienictree Apartments 10205 86th Terrace Palos Hills, IL 60465

Sir Finance 6140 N. Lincoln Ave., Ste. 101 Chicago, IL 60659-2317

Stellar Recovery INC 1327 Highway 2W, Ste. 100 Kalispell, MT 59901

T Mobile Bankruptcy Team PO Box 53410 Bellevue, WA 98015

T Mobile Wireless Attn: Bankruptcy Dept. PO Box 37380 Albuquerque, NM 87176-7380 Total Gym Fitness, LLC c/o BYL Collection Services, LLC 301 Lacey Street West Chester, PA 19382

UAS 9204 Commerical Ave. Suite 300 Chicago, IL 60617

United Recovery Systems 5800 North Course Drive Houston, TX 77072

University Accounting Service LLc P.O. Box 15283 Wilmington, DE 19850

University Of Phoenix 4615 E Elwood St Fl 3 Phoenix, AZ 85040

Verizon
Bankruptcy Nat'l Recovery Dept
PO Box 26055
Minneapolis, MN 55426

Western Sky Financial, LLC Cash Call PO Box 370 Timber Lake, SD 57656